

Open Enrollment

2008 Plan Year



Contact Information

HR Benefits Department

Email: benefits@lanl.gov

Phone: 667-1806

Fax: 665-2156

Location: 2nd Floor - Otowi

Hours of Operation

- Mon, Weds, Thurs, Fri - 8:00am to 5:00pm
- Tues – 10:00am to 5:00pm

Benefits On-line

LANL Benefits Home Page

<http://int.lanl.gov/worklife/benefits/>

LANL Summary Plan Descriptions

<http://int.lanl.gov/worklife/benefits/summaries.shtml>

Agenda

- LANL Plan Rules & Regulations
 - Eligibility & Enrollment
 - Dependents
 - Qualified Change of Status
- Making Changes for 2008
 - Eligible Changes
 - Importance of Preventive Care
- Enrollment and Responsibilities

LANL Plan Rules & Regs

LANL Plan Rules & Regs

LANL Plan Rules & Regulations (please refer to SPD for details)

– Qualified Change of Status

- **You have 31 Days from the Date of Event to Enroll**
 - Section 125 & ERISA provide for NO EXCEPTIONS
 - Marriage, Divorce, Birth of a Child, Adoption, Loss of Other Coverage
- **Proof of Event is required to process enrollment, change or cancellation**
 - Birth Certificate or Announcement (w/date of birth)
 - Marriage Certificate
 - Divorce Decree (only relevant pages, please)
 - Official Letter stating loss of other coverage

LANL Plan Rules & Regs

LANL Plan Rules & Regulations (please refer to SPD for details)

- Dependents
 - Spouse
 - Same Sex Domestic Partner (subject to imputed income)
 - Dependent Child Under 23 (MEDICAL, LIFE and AD&D)
 - Dependent Child Under 25 (DENTAL & VISION)
 - Step Children, Grandchildren & Legal Wards may be covered, subject to certain restrictions
- Non-duplication Rule
 - You cannot be covered as an employee and a dependent of another employee on any LANL plan

Don't Pass The PIE

If you miss your Period of Initial Eligibility (31 Day “Window”)

- **Open Enrollment (every November)**
- HIPAA Special Enrollment
 - For Medical Coverage Only
 - Subject to a 90-day Waiting Period
- ERISA allows for NO EXCEPTIONS

Making Changes for 2008

Open Enrollment

Annual Open Enrollment Period

- November 5 – November 30
- On-line through ORACLE Self Service*
- Elect, Change or Cancel Coverage in:
 - Medical
 - Dental
 - Vision
 - FSA Plans (active election *required*)
 - *Group Legal*

**If you have no CryptoCard a Paper Form is available*

Preventive Care

Importance of Preventive Care

- Preventive Care in-network is *cheap*
- Identify health issues *before* they become serious
- Manage existing chronic conditions to prevent complications
- Fight increasing health care costs
 - Lower bills for employees = fewer out of pocket expenses
 - Lower costs to the Plan = reduction in rate increases and other “flow through” costs to employees
- It's YOUR HEALTH – *don't squander it!!*
- *As an institution, LANL is well behind the national curve in use of Preventive Medicine!*

Beneficiaries

Designating Your Beneficiaries

- Who can be my Beneficiary?
 - Any person, Trust or Estate you designate is eligible to receive benefits upon your death
- How do I designate my Beneficiary?
 - Online, at: <http://int.lanl.gov/worklife/benefits/insurance/beneficiaries.shtml>
- What information will I need?
 - Your CryptoCard, to access the site
 - Social Security Number of Beneficiary
 - Legal Name of Beneficiary
 - Relationship of Beneficiary to you
 - Address of Beneficiary, if different than yours
- Use Form 1938 if you cannot complete on-line

Enrollment & Responsibilities

Enrollment On-line/Paper Form

This is a Legal Document

- You are responsible and liable for all information you provide.
- Ensure all dependents meet eligibility requirements *before* enrolling.
- The penalty for Misuse of Plan is de-enrollment for you and your Family as well as potential financial penalty for claims paid in error.
- Social Security Numbers are required for you and dependents.

Employee Responsibility

Your Benefit, Your Responsibility

- Read all Summary Plan Descriptions and pertinent documents. We provide them, and we'll clarify them, but the onus is on you to know the rules of your benefit plans.
- Contact the carriers directly for questions concerning covered services, exclusions and general limitations.
- Review on-line confirmation statement or paper enrollment form to ensure appropriate choices have been made.
- Review Statement of Earnings and MyLANL.gov to ensure appropriate deductions are being taken.
- **WE CANNOT CORRECT *ANY ENROLLMENT ERRORS OR OMISSIONS* AFTER JAN 31, 2008.**

Employee Responsibility

Your Benefit, Your Responsibility

- Save Your Confirmation Statement
- Verify Changes at MyLANL.gov in December
- Review Statement of Earnings in January 2008
- **REPORT ANY DISCREPANCY PRIOR TO JANUARY 31, OR NO CHANGES WILL BE ALLOWED**



**Hold questions until the end.
Thank you.**